

United States Bankruptcy Court
Northern District of Ohio

In re:
Richard Monroe
Debtor

Case No. 24-30137-jpg
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0647-3
Date Rcvd: Jan 30, 2024

User: amari
Form ID: pdf700

Page 1 of 3
Total Noticed: 56

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Richard Monroe, 10318 Blue Ridge Dr. S., Whitehouse, OH 43571-9058 |
| 27726781 | + Alltran, PO Box 519, Sauk Rapids, MN 56379-0519 |
| 27726787 | Citizen Bank, Mail Stop JCA115, Johnston, RI 02919 |
| 27726789 | Clearbalance, Patient Experience Center, P.O. Box 927830, San Diego, CA 92192-7830 |
| 27726792 | + Creditor Advocates, PO Box 1264, Prior Lake, MN 55372-0864 |
| 27726799 | Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709 |
| 27726798 | Ditech Financial, LLC, 4500 Park Glen Road #300, St. Louis Park, MN 55416-4891 |
| 27726806 | Hennepin Health Care, PO Box 860048, Minneapolis, MN 55486-0048 |
| 27726815 | + Oprtunmetabk, 2 Circle Star Way, San Carlos, CA 94070-6200 |
| 27726822 | + Ridgeview Clinics, 500 S. Maple Street, Waconia, MN 55387-1791 |
| 27726824 | + Service Finance, PO Box 511223, Los Angeles, CA 90051-3021 |
| 27726827 | State Bank and Trust, 555 S. Federal Hwy. #200, Boca Raton, FL 33432-6033 |
| 27726828 | + Systems & Services/ Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600 |
| 27726835 | + Usset Weingarden, 4500 Park Glen Road #300, Minneapolis, MN 55416-4891 |

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| 27726782 | + Email/Text: bnc@alltran.com | Jan 30 2024 20:57:00 | Alltran Financial, LP, 5800 North Course Drive, Houston, TX 77072-1613 |
| 27726783 | ^ MEBN | Jan 30 2024 20:56:44 | Aspire, PO Box 650832, Dallas, TX 75265-0832 |
| 27726784 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Jan 30 2024 20:57:00 | Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555 |
| 27726786 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 30 2024 21:09:45 | Citibank, N.A., 50 Northwest Pd. Road, Elk Grove Village, IL 60007 |
| 27726788 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jan 30 2024 20:57:00 | Citizens Bank, N.A., Attn: Bankruptcy Dept., One Citizens Plaza, Providence, RI 02903 |
| 27726793 | Email/Text: jcarlick@crossriver.com | Jan 30 2024 20:57:00 | Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666 |
| 27726785 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jan 30 2024 21:09:45 | Citibank, N.A., 5800 South Corporate Place, Sioux Falls, SD 57108-5027 |
| 27726790 | + Email/Text: cbdupdate@cbdax.com | Jan 30 2024 20:58:00 | Credit Bureau Data, Inc., Attn: Bankruptcy, 518 State Street, PO Box 2288, La Crosse, WI 54602-2288 |
| 27726791 | Email/PDF: creditonebknofications@resurgent.com | Jan 30 2024 21:09:36 | Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878 |
| 27726794 | Email/Text: mrdiscen@discover.com | Jan 30 2024 20:57:00 | Discover Bank, PO Box 15316, Wilmington, DE 19850-5316 |
| 27726795 | + Email/Text: mrdiscen@discover.com | | |

| | | | |
|----------|---|----------------------|---|
| | | Jan 30 2024 20:57:00 | Discover Bank, PO Box 30416, Salt Lake City, UT 84130-0416 |
| 27726796 | + Email/Text: dplbk@discover.com | Jan 30 2024 20:58:00 | Discover Personal Loans, Attn: Bankruptcy, PO Box 6105, Carol Stream, IL 60197-6105 |
| 27726797 | Email/Text: dplbk@discover.com | Jan 30 2024 20:58:00 | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 27726802 | Email/Text: FirstmarkAccountMa@firstmarkservices.com | Jan 30 2024 20:57:34 | First Mark Services, Attn: Bankruptcy, PO Box 82522, Lincoln, NE 68501 |
| 27726800 | + Email/Text: bankruptcynotices@finwisebank.com | Jan 30 2024 20:57:00 | FinWise Bank, 756 E Wincheste St, Suite 100, Salt Lake City, UT 84107-7520 |
| 27726801 | + Email/Text: opportunitynotices@gmail.com | Jan 30 2024 20:58:00 | FinWise Bank/Opp Loans, Attn: Bankruptcy, 130 E. Randolph St. #3400, Chicago, IL 60601-6379 |
| 27726804 | Email/PDF: ais.fpc.ebn@aisinfo.com | Jan 30 2024 21:09:38 | First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519 |
| 27726803 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Jan 30 2024 21:09:45 | First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524 |
| 27726805 | Email/Text: Jeffrey.G.Vigil@HealthPartners.com | Jan 30 2024 20:57:00 | Healthpartners, 8170 33rd Ave S, Minneapolis, MN 55425 |
| 27726807 | + Email/Text: bankruptcy@huntington.com | Jan 30 2024 20:58:00 | Huntington Bank, Attn: Bankruptcy, 41 S. High Street, Columbus, OH 43215-3406 |
| 27726808 | Email/Text: bankruptcy@huntington.com | Jan 30 2024 20:58:00 | Huntington National Bank, 7 Eastern Oval, Columbus, OH 43219 |
| 27726809 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jan 30 2024 20:57:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 27726811 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 30 2024 21:09:44 | LVNV Funding, c/o Resurgent Capital Services, LP, PO Box 10587, Greenville, SC 29603-0587 |
| 27726810 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 30 2024 21:09:36 | LVNV Funding, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269 |
| 27726812 | + Email/Text: mdor.bkysec@state.mn.us | Jan 30 2024 20:57:00 | Minnesota Department of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul, MN 55164-0447 |
| 27726813 | + Email/Text: netcreditbnc@enova.com | Jan 30 2024 20:58:41 | Net Credit, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863 |
| 27726814 | + Email/Text: bankruptcy.notices@northmemorial.com | Jan 30 2024 20:58:00 | North Memorial Medical Center, 3300 Oakdale Ave. N., Robbinsdale, MN 55422-2926 |
| 27726816 | + Email/Text: bncmail@w-legal.com | Jan 30 2024 20:58:00 | Prosper, c/o Weinstein & Riley, PO Box 3978, Seattle, WA 98124-3978 |
| 27726817 | ^ MEBN | Jan 30 2024 20:57:26 | Prosper, PO Box 650078, Dallas, TX 75265-0078 |
| 27726818 | Email/Text: bnc-quantum@quantum3group.com | Jan 30 2024 20:58:00 | Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788 |
| 27726819 | Email/Text: lawfirmTX@rsieh.com | Jan 30 2024 20:57:00 | Rausch Sturm, 250 N. Sunnyslope Rd. #300, Brookfield, WI 53005 |
| 27726820 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 30 2024 21:09:36 | Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497 |
| 27726821 | + Email/PDF: resurgentbknotifications@resurgent.com | Jan 30 2024 21:09:44 | Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269 |
| 27726823 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jan 30 2024 20:58:00 | Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450 |
| 27726825 | + Email/Text: servicing@svcfm.com | Jan 30 2024 20:57:00 | Service Finance Company, Attn: Bankruptcy, 555 S. Federal Highway #200, Boca Raton, FL 33432-6033 |
| 27726826 | + Email/PDF: SoFiBKNotifications@resurgent.com | | |

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Total Noticed: 56

| | | | |
|-----------|---|----------------------|--|
| | | Jan 30 2024 21:09:35 | Sofi Lending Corp., Attn: Bankruptcy, 375 Healdsburg Ave. #280, Healdsburg, CA 95448-4151 |
| 27726829 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Jan 30 2024 20:58:00 | Towd Point Mortgage Trust, c/o Select Portfolio Service, PO Box 65450, Salt Lake City, UT 84165-0450 |
| 27726830 | + Email/Text: rhonda@wecollectmore.com | Jan 30 2024 20:57:00 | Tri State Adjustments, Attn: Bankruptcy, 3439 East Avenue South, La Crosse, WI 54601-7241 |
| 27726831 | Email/Text: rhonda@wecollectmore.com | Jan 30 2024 20:57:00 | Tri State Adjustments, Inc., 3439 East Ave. S, La Crosse, WI 54601-7241 |
| 27726834 | Email/Text: bknotice@upgrade.com | Jan 30 2024 20:57:00 | Upgrade, Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004 |
| 27726833 | Email/Text: bknotice@upgrade.com | Jan 30 2024 20:57:00 | Upgrade, Inc., 275 Battery Street, 22nd Fl., San Francisco, CA 94111 |
| 27726832 | + Email/Text: BAN5620@UCBINC.COM | Jan 30 2024 20:57:00 | United Collection Bureau, Inc., 5620 Southwyck Blvd., #206, Toledo, OH 43614-1501 |
| TOTAL: 42 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

| Name | Email Address |
|------------------|---|
| Edward L. Snyder | on behalf of Debtor Richard Monroe edsnyderlaw@totalink.net |

TOTAL: 1

Fill in this information to identify your case:

| | | | |
|---|----------------------------------|-------------|-----------|
| Debtor 1 | Richard Monroe | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: | NORTHERN DISTRICT OF OHIO | | |
| Case number: | | | |
| (If known) | | | |

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

**Official Form 113
Chapter 13 Plan**

12/17

Part 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you may need to file a timely proof of claim in order to be paid under any plan.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

| | | | |
|-----|--|--|--|
| 1.1 | A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4. | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not Included |
| 1.3 | Nonstandard provisions, set out in Part 8. | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included |

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee as follows:

\$1800 per **Month** for **60** months

Insert additional lines if needed.

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner.

Check all that apply:

- ☐ Debtor(s) will make payments pursuant to a payroll deduction order.
☒ Debtor(s) will make payments directly to the trustee.
☐ Other (specify method of payment):

2.3 Income tax refunds.

Check one.

Debtor Richard Monroe Case number _____

- ☐ Debtor(s) will retain any income tax refunds received during the plan term.
- ☒ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:
- _____

2.4 Additional payments.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.
- ☒ Debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.
Debtor will pay over, MONTHLY, all received Net bonuses for the life of the Plan, which average (but are NOT guaranteed to be) \$4,000.00 (gross) per month), until 100.0% distribution to the Non-Priority Unsecured Claims is achieved or 60 months of payments have been received by the Trustee, whichever first occurs. See also Schedule I.Line 13. Explanation.

2.5 The total amount of estimated payments to the trustee provided for in §§ 2.1 and 2.4 is \$108,000.00.

Part 3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien avoidance.

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

- ☐ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.
- ☒ The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

| Name of Creditor | Collateral |
|------------------|--|
| Huntington Bank | 2012 Acura TL 150,000+ miles color-gray |

Insert additional claims as needed.

Part 4: Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case but are estimated to be 10.00% of plan payments; and during the plan term, they are estimated to total \$10,800.00.

4.3 Attorney's fees.

The balance of the fees owed to the attorney for the debtor(s) is estimated to be \$2,000.00.

4.4 Priority claims other than attorney's fees and those treated in § 4.5.

Check one.

☐ None. If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

☒ The debtor(s) estimate the total amount of other priority claims to be \$90,685.82

4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.

Check one.

☒ None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

Part 5: Treatment of Nonpriority Unsecured Claims**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply.

☐ The sum of \$ _____.

☒ 2.00 % of the total amount of these claims, an estimated payment of \$ 4,514.18.

☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ 0.00.
Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one.

☒ None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims. Check one.

☒ None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

☒ None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Part 7: Vesting of Property of the Estate**7.1 Property of the estate will vest in the debtor(s) upon**

Check the applicable box:

☒ plan confirmation.

Debtor Richard Monroe Case number _____

- ☐ entry of discharge.
☐ other: _____

Part 8: Nonstandard Plan Provisions

8.1 Check "None" or List Nonstandard Plan Provisions

- ☐ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

Debtor will pay over, MONTHLY, all received Net bonuses for the life of the Plan, which average (but are NOT guaranteed to be) \$4,000.00 (gross) per month, until 100.0% distribution to the Non-Priority Unsecured Claims is achieved or 60 months of payments have been received by the Trustee, whichever first occurs. See also Schedul I.13. Explanation

Part 9: Signature(s):

9.1 Signatures of Debtor(s) and Debtor(s)' Attorney

If the Debtor(s) do not have an attorney, the Debtor(s) must sign below, otherwise the Debtor(s) signatures are optional. The attorney for Debtor(s), if any, must sign below.

| | |
|--|---|
| X <u>/s/ Richard Monroe</u> Richard Monroe Signature of Debtor 1 | X _____ Signature of Debtor 2 |
|--|---|

| | |
|-------------------------------------|-------------------|
| Executed on <u>January 24, 2024</u> | Executed on _____ |
|-------------------------------------|-------------------|

| | |
|--|------------------------------|
| X <u>/s/ Edward L. Snyder</u> Edward L. Snyder 0018955 Signature of Attorney for Debtor(s) | Date <u>January 24, 2024</u> |
|--|------------------------------|

By filing this document, the Debtor(s), if not represented by an attorney, or the Attorney for Debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Official Form 113, other than any nonstandard provisions included in Part 8.

Exhibit: Total Amount of Estimated Trustee Payments

The following are the estimated payments that the plan requires the trustee to disburse. If there is any difference between the amounts set out below and the actual plan terms, the plan terms control.

| | |
|--|-------------------------|
| a. Maintenance and cure payments on secured claims <i>(Part 3, Section 3.1 total)</i> | <u>\$0.00</u> |
| b. Modified secured claims <i>(Part 3, Section 3.2 total)</i> | <u>\$0.00</u> |
| c. Secured claims excluded from 11 U.S.C. § 506 <i>(Part 3, Section 3.3 total)</i> | <u>\$0.00</u> |
| d. Judicial liens or security interests partially avoided <i>(Part 3, Section 3.4 total)</i> | <u>\$0.00</u> |
| e. Fees and priority claims <i>(Part 4 total)</i> | <u>\$103,485.82</u> |
| f. Nonpriority unsecured claims <i>(Part 5, Section 5.1, highest stated amount)</i> | <u>\$4,514.18</u> |
| g. Maintenance and cure payments on unsecured claims <i>(Part 5, Section 5.2 total)</i> | <u>\$0.00</u> |
| h. Separately classified unsecured claims <i>(Part 5, Section 5.3 total)</i> | <u>\$0.00</u> |
| i. Trustee payments on executory contracts and unexpired leases <i>(Part 6, Section 6.1 total)</i> | <u>\$0.00</u> |
| j. Nonstandard payments <i>(Part 8, total)</i> | + <u>\$0.00</u> |
| Total of lines a through j | <div>\$108,000.00</div> |